

Information to identify the case:

Debtor 1	<u>Tara Lynn Huff</u>	Social Security number or ITIN	xxx-xx-4284
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carl Edward Huff Jr.</u>	Social Security number or ITIN	xxx-xx-4469
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-29197-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tara Lynn Huff

Carl Edward Huff Jr.

11/4/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tara Lynn Huff
Carl Edward Huff, Jr.
Debtors

Case No. 17-29197-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 04, 2022

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Tara Lynn Huff, Carl Edward Huff, Jr., 18 North Railroad Avenue, Pedricktown, NJ 08067-3524
cr	+ AURORA FINANCIAL GROUP, INC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ FLAGSTAR BANK, FSB, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517243916	+ Captial One Bank (USA), NA, Cabela's Visa, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
517079684	+ Pennsville National Bank, 170 South Broadway, PO Box 345, Pennsville, NJ 08070-0345
517079685	+ South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 04 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 04 2022 20:40:00	Aurora Financial Group, c/o Freedom Mortgage Corp., ATTN: BK Department, 10500 Kincaid Drive, Fishers, IN 46037-9749
517079675	+ EDI: CAPITALONE.COM	Nov 05 2022 00:33:00	Cabelas Club Visa, PO Box 82608, Lincoln, NE 68501-2608
517079677	+ EDI: WFNNB.COM	Nov 05 2022 00:33:00	Comenity Capital Bank (Bosco's), Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
517079679	EDI: DISCOVER.COM	Nov 05 2022 00:33:00	Discover Financial Services, PO Box 30954, Salt Lake City, UT 84130
517094347	EDI: DISCOVER.COM	Nov 05 2022 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517079678	+ EDI: DISCOVER.COM	Nov 05 2022 00:33:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
517110996	+ EDI: DISCOVERPL	Nov 05 2022 00:38:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518193653	Email/Text: cashiering-administrationservices@flagstar.com	Nov 04 2022 20:41:00	FLAGSTAR BANK, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
518193654	Email/Text: cashiering-administrationservices@flagstar.com	Nov 04 2022 20:41:00	FLAGSTAR BANK, 5151 CORPORATE DRIVE, TROY, MI 48098-2639, FLAGSTAR BANK, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
517079680	+ Email/Text: bncnotifications@phea.org	Nov 04 2022 20:40:00	FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
517079681	Email/Text: Bankruptcy@Freedommortgage.com		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Nov 04, 2022

Form ID: 3180W

Total Noticed: 30

		Nov 04 2022 20:40:00	Freedom Mortgage, Po Box 50428, Indianapolis, IN 46250-0401
517079682	+ EDI: IRS.COM	Nov 05 2022 00:33:00	IRS, Specal Procedures, Bankruptcy Section, P O Box 7346, Philadelphia, PA 19101-7346
517079676	EDI: JPMORGANCHASE	Nov 05 2022 00:33:00	Chase Credit Card (Disney Rewards), PO Box 15298, Wilmington, DE 19850-5919
517272335	EDI: Q3G.COM	Nov 05 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517079683	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 04 2022 20:40:00	NJ Div. of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
517082117	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517079686	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank (JC Penney), Attention: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517079687	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank (Mattress Warehouse), Attention: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
517079688	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank (Old Navy), Attention: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517079689	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 04 2022 20:40:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409
517211677	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 04 2022 20:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517124773	Email/Text: bncnotifications@phea.org	Nov 04 2022 20:40:00	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2022 at the address(es) listed below:

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Nov 04, 2022

Form ID: 3180W

Total Noticed: 30

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor AURORA FINANCIAL GROUP INC dmcdonough@flwlaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Melissa N. Licker	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Nicholas V. Rogers	on behalf of Creditor FLAGSTAR BANK FSB nj.bkecf@fedphe.com
Robert P. Saltzman	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor Aurora Financial Group c/o Freedom Mortgage Corporation dnj@pbslaw.org
Steven J. Richardson	on behalf of Joint Debtor Carl Edward Huff Jr. ecf@richardsonlawoffices.com, 8505@notices.nextchapterbk.com
Steven J. Richardson	on behalf of Debtor Tara Lynn Huff ecf@richardsonlawoffices.com 8505@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11